



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

October 6, 2005

MORTGAGEE LETTER 2005-39

TO: ALL APPROVED MORTGAGEES

SUBJECT: Revised Uniform Residential Loan Application (URLA)

The Uniform Residential Loan Application (URLA), shared by Fannie Mae, Freddie Mac, the Department of Veterans Affairs, Rural Housing Services, and the Federal Housing Administration (FHA) has been revised. Mortgagees may begin using the revised form immediately but must use the new URLA for all loan applications taken on or after July 1, 2006. There are no data changes to the form.

Mortgagees may adjust the URLA formatting as necessary to make the document easier to read and complete, or to reduce the number of pages. Additional blocks, lines or spaces may be added to allow all relevant information to be included, but sections, blocks, lines or spaces may not be removed.

Lenders may obtain the revised form at any of these websites:

<http://www.hudclips.org/>

http://www.freddiemac.com/sell/forms/docs/65_010106.doc

<http://www.efanniemae.com/sf/formsdocs/forms/pdf/sellingtrans/1003.pdf>

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If you have any questions regarding this Mortgagee Letter, please contact your local Homeownership Center (HOC), using the toll-free numbers, in Atlanta (888-696-4687), Denver (800-543-9387), Philadelphia (800-440-8647), or Santa Ana (888-827-5605).

Sincerely,

Brian D. Montgomery
Assistant Secretary for Housing-
Federal Housing Commissioner